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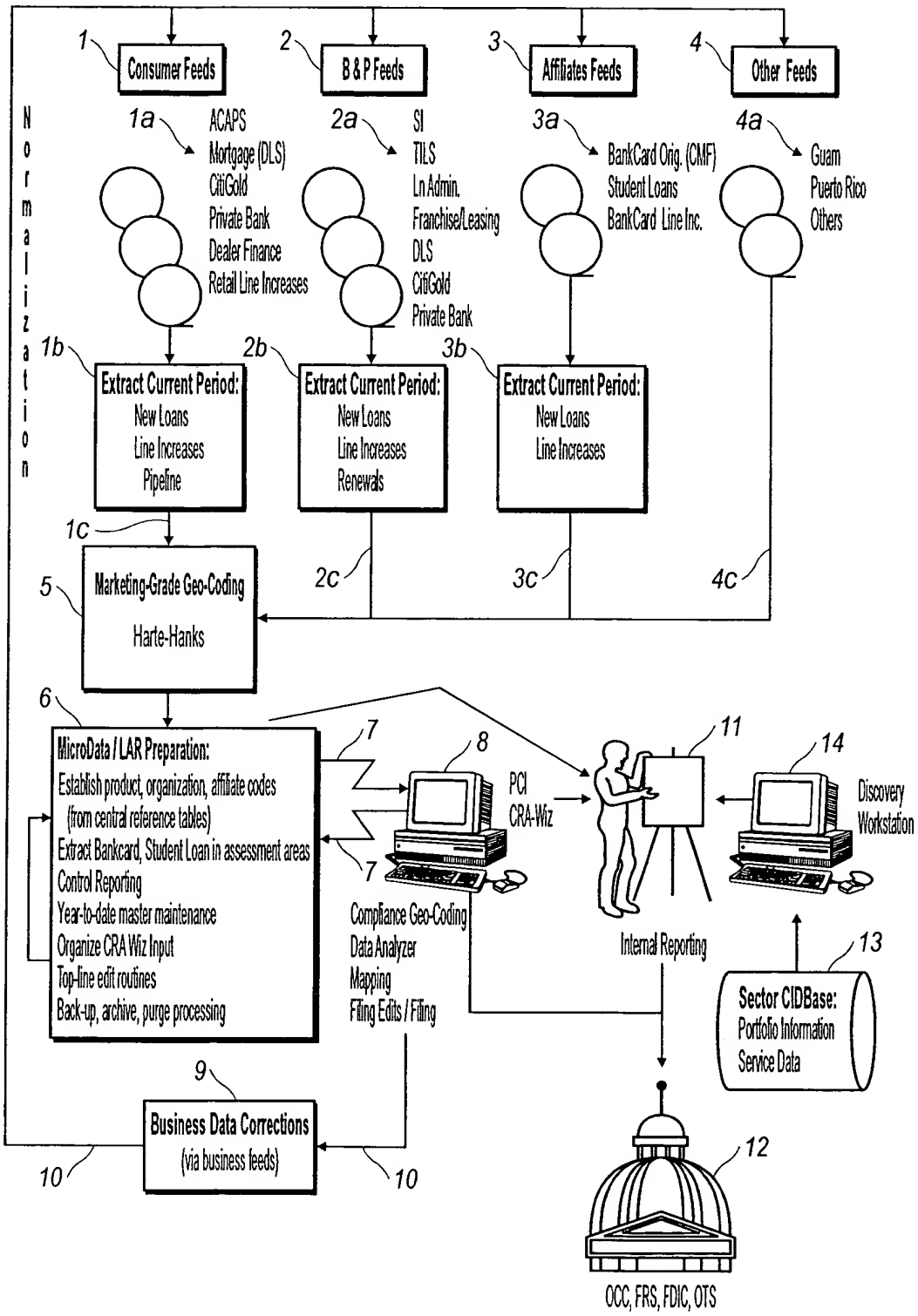

FIG. 1

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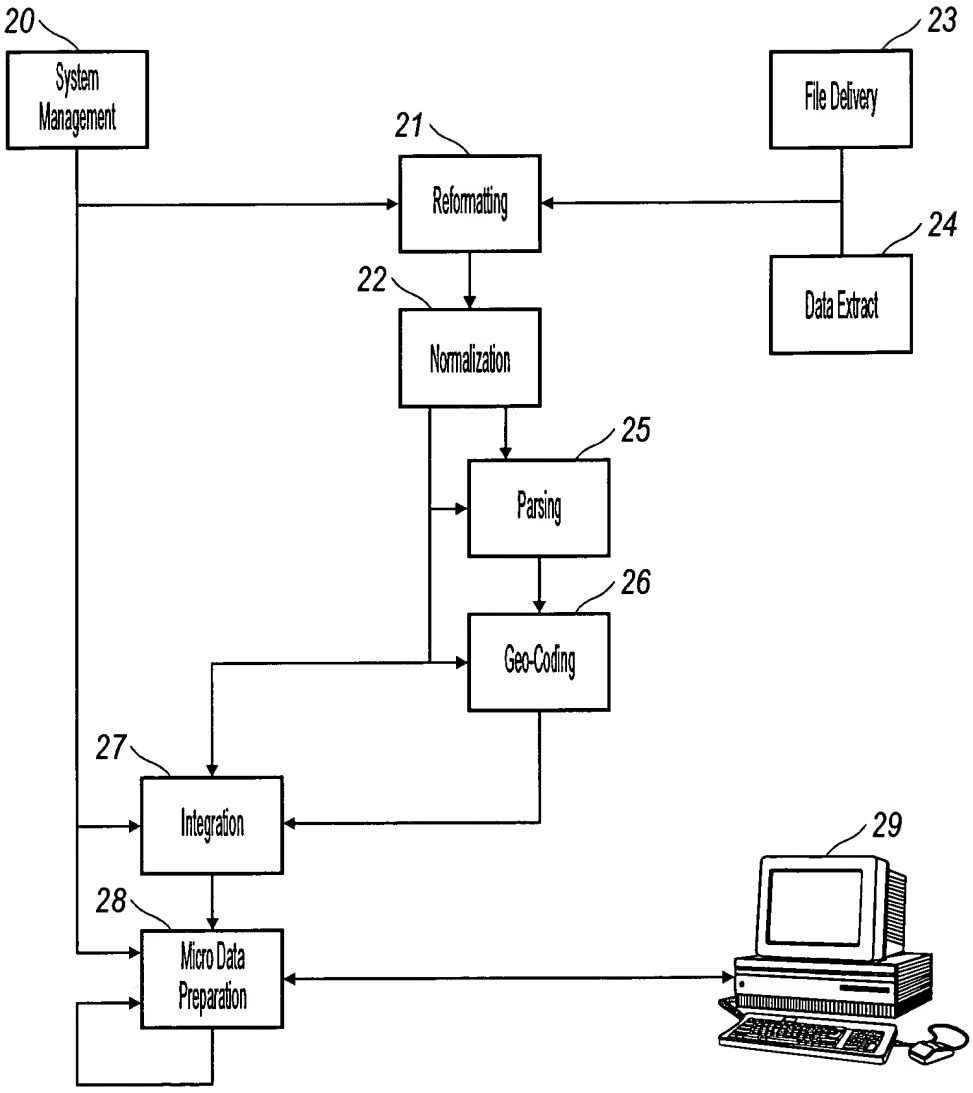

FIG. 2

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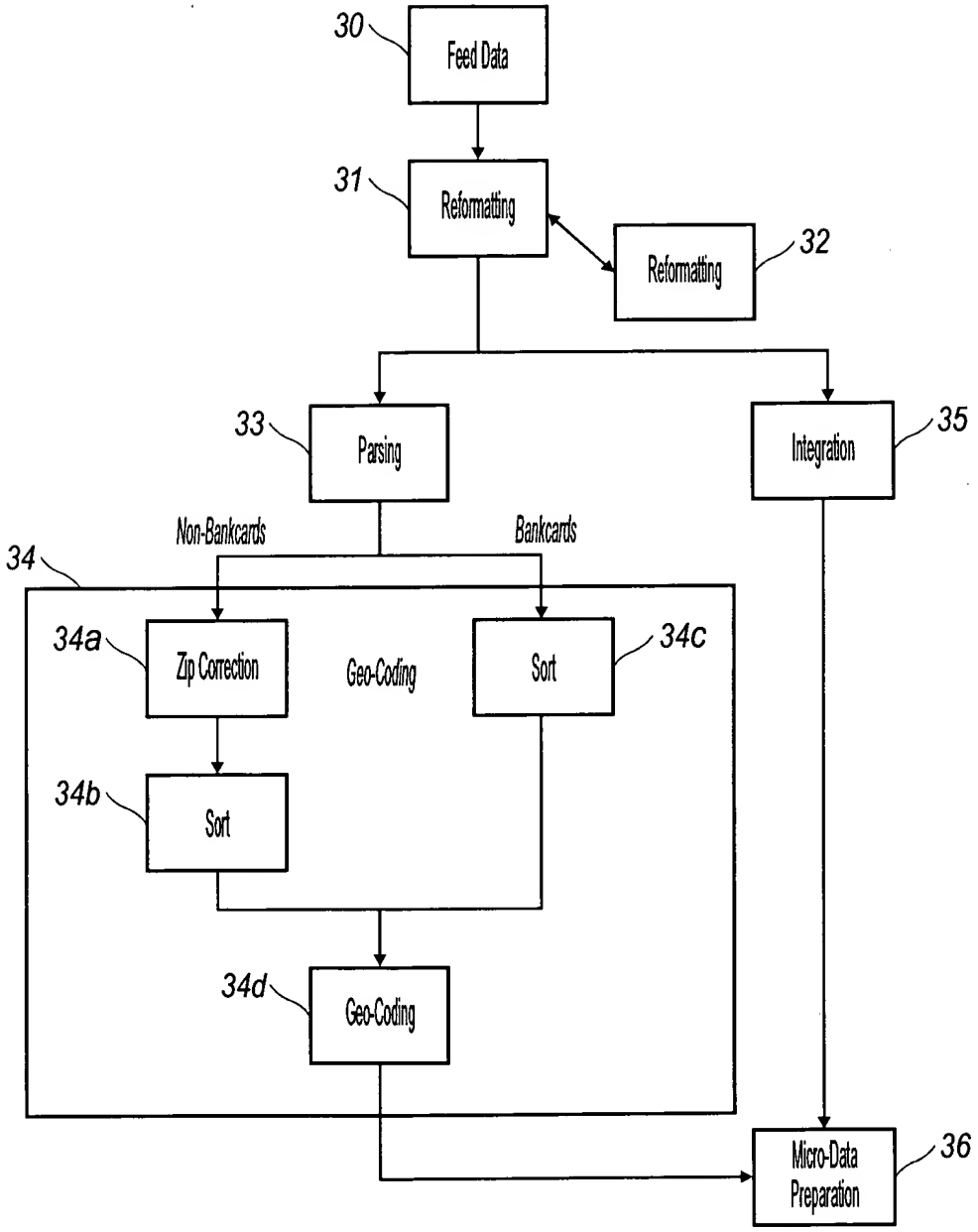

FIG. 3

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FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
ACCOUNT INFORMATION		
Customer Type	WS-PBLOAN-BUSINESS-IND	If equal to "C", the account is corporate; if "I", the account belongs to an individual. If field is blank, default is "I" (Individual)
Business Entity	WS-PBLOAN-BUSINESS-Entity WS-PBLOAN-ACCT-FSB-BUSINESS	WS-PBLOAN-BUSINESS-ENTITY contains one of the following values: PBUS Private Bank U.S. PBWH Private Bank Western Hemisphere PBFSB Private Bank FSB All PBUS and PBWH accounts are credited to the Private Bank and assigned to FIMP Code 001. If value of this field is equal to PBFSB, the value in WS-PBLOAN-ACCT-FSB-BUSINESS is used to determine the breakout of these accounts by business; this field contains the valid FIMP codes for the FSB businesses.
Branch Code	WS-PBLOAN-EXP-CODE	This field contains the Private Bank expense code.
Purchased / Originated ID	Not applicable.	

FIG. 4A1

FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
GEOCODED INFORMATION		
State		To be provided by CRA process.
County		
Census Tract		
MSA		

FIG. 4A3

PBLN PRODUCT CODE	DESCRIPTION	CUSTOMER TYPE	SECURED CODE	CRA PRODUCT CODE
CMT	Commitment	Retail	Secured	07 - Other Secured Consumer Loans
			Not Secured	08 - Other Unsecured Consumer Loans
LNS	Full earning loan	Retail	Secured	07 - Other Secured Consumer Loans
			Not Secured	08 - Other Unsecured Consumer Loans
CMT	Commitment	B & P	Secured	03 - Other Sec Lines of Credit for Purposes of Small Business
			Not Secured	01 - Small Business
LNS	Full earning loan	B & P	Secured	03 - Other Sec Lines of Credit for Purposes of Small Business
			Not Secured	01 - Small Business

FIG. 4B

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FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
Loan Number	WS-PBLOAN-ACCT-NUMBER or WS-PBLOAN-ACCT-CRA-COMTMNT-NO	See processing notes below.
Open Data	WS-PBLOAN-CRA-ORIGINATED	Contains the date the commitment or loan was approved.
Original Amount Loan / Line	WS-PBLOAN-ACCT-CRA-CA-AMOUNT	Contains the amount of the loan or commitment when the loan / commitment was first approved.
Renewal Date	WS-PBLOAN-ACCT-CRA-RENEWAL-DATE	Only used if WS-PBLOAN-BUSINESS-IND is equal to 'C', this field contains the date a corporate commitment was last renewed.
Renewal Amount	WS-PBLOAN-ACCT-CRA-RENEWAL-AMOUNT	Only used if WS-PBLOAN-BUSINESS-IND is equal to 'C', this field contains the amount of the last corporate commitment renewal.
Line Increase Date	WS-PBLOAN-ACCT-INCREASE-DATE	This field contains the date of the last line increase for this account / commitment. Reset to zero at month end.
Line Increase Amount	WS-PBLOAN-ACCT-INCREASE-AMOUNT	This field contains the total of line increases in the current month for this loan / commitment. Individual line increases within the current month are not broken out.
Product Code	WS-PBLOAN-PROD-CODE WS-PBLOAN-BUSINESS-IND WS-PBLOAN-ACCT-CRA-SECURED-CODE	See processing notes below. CRA only processes records where the Product Code field is equal to 'CMT' (Commitment) or 'LNS' (Full Earning Loan).
Sub Product Code	Not applicable.	
Customer's Address	If populated: WS-PBLOAN-ACCT-CRA-ADDRESS (occurs 3) or WS-PBLOAN-ACCT-ADDRESS1 - WS-PBLOAN-ACCT-ADDRESS4	If populated, the first field (three occurrences) contains the address of the property used to secure this loan; otherwise, use the existing fields for the customer's address. The new address field contains the address used to perform a credit check; existing fields contain the customer's address.
City	WS-PBLOAN-ACCT-CRA-CITY or WS-PBLOAN-ACCT-CITY	Note: Where City and State are not populated, the last address line is checked for the presence of this information.
State	WS-PBLOAN-ACCT-CRA-STATE or WS-PBLOAN-ACCT-STATE	
Zip	WS-PBLOAN-ACCT-CRA-ZIP or WS-PBLOAN-ACCT-ZIP	The existing feed does not contain Zip + 4 information. Zip + 4 information provided in new field if entered by operator.
Current Year / Applicant Income	WS-PBLOAN-ACCT-CRA-SALES-REVENUE or WS-PBLOAN-ACCT-CRA-ANNUAL-INCOME	If the value of WS-PBLOAN-CRA-BUSINESS-IND = 'C', use WS-PBLOAN-ACCT-CRA-SALES-REVENUE; if the value is 'I' or blank, use WS-PBLOAN-ACCT-CRA-ANNUAL-INCOME.

FIG. 4A2

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RUN DATE : MM / DD / YY — U.S. / EUROPE MARKETING SALES SUPPORT — REPORT NO : SBRBXXX-R01
RUN TIME : HH : MM : SS 80a — SECTOR CIDBASE UPDATE — PAGE NO : 1
CRA / HMDA CONTROL REPORT BY SOURCE PRODUCT

80b SOURCE: PRIVATE BANK LOANS 80c

PRODUCT DTL KEY	DESCRIPTION	CRA LOANS (80d)	CRA LOAN $ (80e)	HMDA LOANS (80f)	HMDA LOAN $ (80g)	TOTAL LOANS (80h)	TOTAL LOAN $ (80i)
001PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	9	9,999,999.99	9	9,999,999.99	18	19,999,999.98
001PBLN0000101	MONTHLY PAYMENT BUSINESS LOAN	9	9,999,999.99	9	9,999,999.99	18	19,999,999.98
001PBLN0000102	MONTHLY PAYMENT BUSINESS LOAN	9	9,999,999.99	99	9,999,999.99	108	19,999,999.98
001PBLN0000103	MONTHLY PAYMENT BUSINESS LOAN	99	99,999,999.99	9	99,999,999.99	108	199,999,999.98
001PBLN0000104	MONTHLY PAYMENT BUSINESS LOAN	9	9,999,999.99	9	9,999,999.99	18	19,999,999.98
	BUSINESS SUB-TOTAL	99	99,999,999.99	99	99,999,999.99	198	199,999,999.98
80k GRAND TOTAL	80j	234	240,000,000.04	234	240,000,000.04	468	480,000,000.08

FIG. 4C

FIELD NAME		DESCRIPTION
DATA SOURCE	80a	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
Product Detail Key	80b	This field can be broken down as follows: Positions 1 - 3 - Contains the FIMP code of the business. Positions 4 - 7 - Code that identifies the source of these records. Positions 8 - 14 - Product Code as received on the source file. There is one line entry for every Business / Source / Product Code combination.
Description	80c	Free form description of the product.
CRA Loans	80d	Total number of extracted CRA loans for this product.
CRA Loan $	80e	Total CRA loan amount for this product.
HMDA Loans	80f	Total number of extracted HMDA loans for this product.
HMDA Loan $	80g	Total HMDA loan amount for this product.
Total Loans	80h	Total number of loans extracted this period for this product. The total number of CRA + HMDA loans (Field 4 + Field 6) may be greater than the total number of loans in this field, as some accounts may be eligible for both CRA and HMDA.
Total Loan $	80i	Total loan amount processed for this product. This amount will always equal the total CRA + HMDA loan amounts.
Business Sub-Total	80j	Provides breakdown of CRA / HMDA by business.
Grand Total	80k	CRA / HMDA grand totals for the entire source file.

FIG. 4D

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RUN DATE: MM/DD/YY — U.S./EUROPE MARKETING SALES SUPPORT — REPORT NO: SBRBXXX-R02
RUN TIME: HH:MM:SS 85a — SECTOR CIDBASE UPDATE — PAGE NO: 1
CRA/HMDA CONTROL REPORT BY CRA/HMDA PRODUCT

85c
SOURCE: PRIVATE BANK LOANS 85e

BUS 85b	C/H 85d	PROD	DESCRIPTION	LOANS 85f	LOAN $ 85g
001	C	1	SMALL BUSINESS	9	9,999,999.99
001	C	3	OTHER SECURED LINES FOR SMALL BUS	9	9,999,999.99
			CRA SUB-TOTAL 85h	9	9,999,999.99
001	H	1	CONVENTIONAL	9	9,999,999.99
001	H	2	FHA - INSURED	99	99,999,999.99
001	H	4	MULTI-FAMILY DWELLING	9	9,999,999.99
			HMDA SUB-TOTAL 85i	99	9,999,999.99
			BUSINESS SUB-TOTAL 85j	243	159,999,999.93
			GRAND TOTAL 85k	185	159,999,999.93

FIG. 4E

FIELD NAME		DESCRIPTION
Source	85a	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
Bus(iness)	85b	Contains the business' FIMP code.
C/H (CRA/HMDA)	85c	CRA/HMDA indicator (C = CRA, H = HMDA)
Product	85d	Contains the government CRA or HMDA product code.
Description	85e	Contains a description of the CRA/HMDA product code.
Loans	85f	Number of loans extracted this processing period for this CRA/HMDA product code.
Loan $	85g	Total loan amount extracted this month for this CRA/HMDA product code.
CRS Sub-Total	85h	Total CRA number and loan amounts extracted this month for this business.
HMDA Sub-Total	85i	Total HMDA number and loan amounts extracted this month for this business.
Business Sub-Total	85j	Total number and loan amounts extracted this month for this business.
Grand Total	85k	Total number and loan amounts extracted this month from this source file for all businesses.

FIG. 4F

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RUN DATE : MM / DD / YY
RUN TIME : HH : MM : SS 90a

U.S. / EUROPE MARKETING SALES SUPPORT
SECTOR CIDBASE UPDATE
CRA / HMDA SOURCE FILE RECONCILIATION REPORT

REPORT NO : SBRBXXX-R03
PAGE NO : 1

SOURCE: PRIVATE BANK LOANS
BUSINESS: 001 - NEW YORK BANK 90b

90c	TOTAL LOANS ON FILE :	99,999	LOAN $:	999,999,999.99
90d	TOTAL LOANS EXTRACTED :	9,999	LOAN $:	9,999,999.99
90e	CRA TOTALS			
	ORIGINATIONS :	999	LOAN $:	999,999.99
	RENEWALS :	999	LOAN $:	999,999.99
	LINE INCREASES :	99	LOAN $:	999,999.99
	MAINTENANCE :	9	LOAN $:	99,999.99
90f	HMDA TOTALS			
	PIPELINE :	9	LOAN $:	99,999.99
	APPROVED :	9	LOAN $:	99,999.99
	NOT APPROVED :	9	LOAN $:	99,999.99
	DENIED :	9	LOAN $:	99,999.99
	WITHDRAWN :	9	LOAN $:	99,999.99
	FILE CLOSED :	9	LOAN $:	99,999.99
	PURCHASED :	9	LOAN $:	99,999.99
	MAINTENANCE :	9	LOAN $:	99,999.99

FIG. 4G

FIELD NAME		DESCRIPTION
Source	90a	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
Bus(iness)	90b	Contains the business' FIMP code.
Total Loans on File	90c	Details the total number of loans / loan amounts on the source file for this business.
Total Loans Extracted	90d	The total number of loans / amounts extracted from the source file for the current processing period.
CRA Totals	90e	The total number of CRA loans / amounts extracted from this file for the current processing period. Further breakdown is provided for loan Originations, Renewals, Line Increases, and Maintenance records.
HMDA Totals	90f	The total number of HMDA loans / amounts extracted from this file for the current processing period. Further breakdown is provided for each HMDA Action Code and Maintenance records.

FIG. 4H

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RUN DATE : MM / DD / YY — U.S. / EUROPE MARKETING SALES SUPPORT — REPORT NO : SBRBXXX-R03
RUN TIME : HH : MM : SS — SECTOR CIDBASE UPDATE — PAGE NO : 1
CRA / HMDA SOURCE FILE RECONCILIATION REPORT

SOURCE: PRIVATE BANK LOANS

GRAND TOTALS - ALL BUSINESSES

TOTAL LOANS ON FILE :	99,999	LOAN $:	999,999,999.99
TOTAL LOANS EXTRACTED :	9,999	LOAN $:	9,999,999.99
CRA TOTALS			
ORIGINATIONS :	999	LOAN $:	999,999.99
RENEWALS :	999	LOAN $:	999,999.99
LINE INCREASES :	99	LOAN $:	999,999.99
MAINTENANCE :	9	LOAN $:	99,999.99
HMDA TOTALS			
PIPELINE :	9	LOAN $:	99,999.99
APPROVED :	9	LOAN $:	99,999.99
NOT APPROVED :	9	LOAN $:	99,999.99
DENIED :	9	LOAN $:	99,999.99
WITHDRAWN :	9	LOAN $:	99,999.99
FILE CLOSED :	9	LOAN $:	99,999.99
PURCHASED :	9	LOAN $:	99,999.99
MAINTENANCE :	9	LOAN $:	99,999.99

FIG. 4I

RUN DATE : MM / DD / YY — U.S. / EUROPE MARKETING SALES SUPPORT — REPORT NO : SBRB611-R01
RUN TIME : HH : MM : SS — SECTOR CIDBASE UPDATE — PAGE NO : 1
PRODUCT DETAIL FINANCIAL CONTROL BALANCE REPORT

95a PRODUCT : 999BDD TYPE / STATUS : 95b

PRODUCT DTL KEY	DESCRIPTION	CATEGORY (95c)	SERVICE (95d)	PTYPE (95e)	STYPE (95f)	BANK (95g)	TOTAL RECORDS (95h)	TOTAL BALANCES (95i)
001PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	1	ILS	MPB	REG	##	99	9,999,999.99
014PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	1	ILS	MPB	REG	##	99	9,999,999.99
011PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	1	ILS	MPB	REG	##	99	9,999,999.99
013PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	1	ILS	MPB	REG	##	999	99,999,999.99
003PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN	1	ILS	MPB	REG	##	99	9,999,999.99
95j	P-TYPE SUB TOTAL			MPB			1,395	139,999,999.95
95m	SERVICE SUB TOTAL	95k	ILS				1,395	139,999,999.95
	CATEGORY SUB TOTAL	1					1,395	139,999,999.95
GRAND TOTAL							1,395	139,999,999.95

FIG. 4J

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FIELD NAME		DESCRIPTION
Product Detail Key	95a	This field can be broken down as follows: Positions 1 - 3 - Contains the business' FIMP Code. Positions 4 - 7 - Code that identifies the source of these records. Positions 8 - 14 - Product Code as received from the business. There is one line entry for every Business / Source / Product Code combination.
Description	95b	Free form description of the product.
Category	95c	Contains the CRA Product Code field
Service	95d	Contains standard Sector CIDBase marketing values. Can be used to further analyze / group product types.
PType	95e	
SType	95f	
Rank	95g	
Total Records	95h	Total number of records extracted for each Product Detail Key combination.
Total Balances	95i	Total balance for each Product Detail Key combination.
Service Sub Total	95j	Total number of Accounts / Balances extracted for each marketing Service Category identified by this job.
Category Sub Total	95k	Total number of Accounts / Balances processed for each CRA Product Code.
Grand Total	95m	Grand Total of all accounts extracted this month.

FIG. 4K

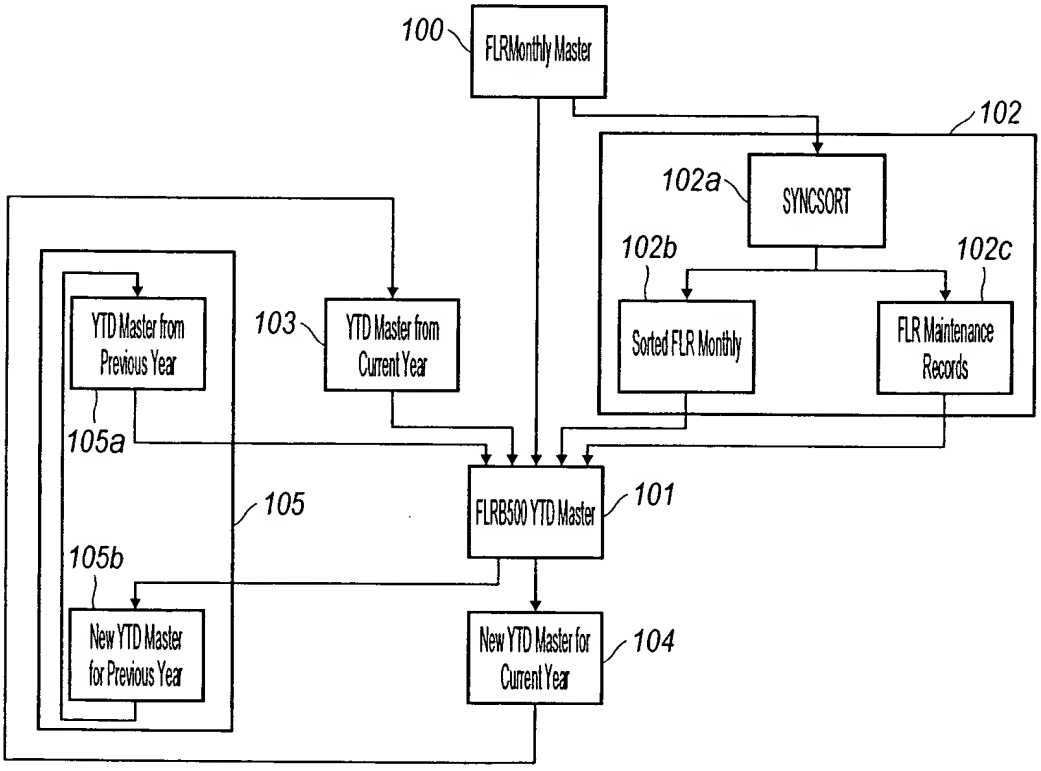

FIG. 5